MEMORANDUM

DATE: March 6, 2000

TO: Doug Baillie

FROM: David Kelso

SUBJ: **CONGRATULATIONS!**

I wanted to add my congratulations on last Friday's unanimous decision by Chubb's Board to elect you to Senior Vice President. This is great news and obviously reflects the tremendous job you have done for Chubb as well as excellent future prospects. Hats off!

Best,

/lf

Sy Green cc:

